

**Department of Personnel Administration  
Memorandum**

**TO: Personnel Management Liaisons (PML)**

<b>SUBJECT:</b> 2005 Group Legal Services Insurance Open Enrollment	<b>REFERENCE NUMBER:</b> 2005-006
<b>DATE ISSUED:</b> 02/01/05	<b>SUPERSEDES:</b> 2005-005

This memorandum should be forwarded to:

**Personnel Officers  
Personnel Transactions Supervisors  
Personnel Transactions Staff**

**FROM:** Department of Personnel Administration  
Benefits Division

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The annual open enrollment for the State's Group Legal Services Insurance Plan (GLSIP/"Plan") is March 1 through April 30, 2005. The Benefits Administration Manual (BAM), Section 1500 has detailed information on ordering and processing enrollment forms for this program. During this enrollment period, eligible employees may enroll in the Plan and current enrollees can change their coverage from single to family/family to single, add/delete eligible dependents and/or add a domestic partner. Employees already enrolled in the Plan are not required to re-enroll each year in order to continue coverage.

This memo provides information on plan eligibility criteria, effective dates of coverage, and instructions for ordering plan enrollment materials.

**CARRIER**

The plan administrator, ARAG® North America, is a leader in the industry, providing high quality service and access to professional legal advice for State employees. To date, more than 27,000 State employees have enrolled in this program. To get additional information, please contact ARAG® at (800) 247-4184, TDD (800) 383-4184 or via its Web site at: <http://members.ARAGgroup.com/california> or the Department of Personnel Administration (DPA) Benefits Program Analyst above.

**PREMIUM RATES**

The monthly premium is **\$9.60** for individual coverage and **\$16.95** for family coverage (employee and one or more eligible dependents). Insured members can cancel coverage at any time. **Please discard any enrollment forms that contain old rates. The State Controller's Office (SCO) will not process enrollment forms that contain incorrect premium rates.**

## **ELIGIBILITY CRITERIA**

Employees eligible to enroll in the State's GLSIP during this open enrollment period include:

1. Permanent or probationary employees with a time base of half-time or more, who are designated rank and file, managerial, supervisory, confidential, and excluded/exempt;
2. permanent-intermittent (PI) employees who have worked a minimum of 480 paid hours during the last control period ending June 30th or December 31<sup>st</sup> or a total of 960 paid hours in two consecutive (prior and current) control periods (January through December). See BAM Sections 1502 and 1503 for details); and
3. employees on Training and Development assignments or limited-term assignments with an appointment of six months or more are eligible to participate in the program only if their permanent civil service appointment has a time base of half-time or more.

## **DEPENDENT ELIGIBILITY**

Eligible dependents are defined as:

1. a lawful spouse; domestic partner; or domestic partnership\*
2. any unmarried, dependent child under the age of 23 who has never been married;
  - a. children include natural, stepchildren, adopted children, and children for whom the employee is the legal guardian, and children of either domestic partner; and
  - b. any economically dependent child, 23 years of age or over if he/she is incapable of self-support because of a physical or mental disability who has never been married and is chiefly dependent on the eligible employee for support and maintenance.

Family members who are not eligible include the eligible employee's parents and grandparents, children under the age of 23 who are married, or who have been married, children over age 23, unless disabled as specified above. Employees are responsible for notifying the Human Resources/Personnel Office and completing the necessary paperwork when a child loses dependent eligibility.

\*A Declaration of Domestic Partnership must be on file with the Secretary of State pursuant to the employee applying for this benefit. Note: Persons of opposite sex do not constitute a domestic partnership unless one or both of the persons are over the age of 62. Family Code section 297-297.5.

## EFFECTIVE DATES OF COVERAGE

The employee's effective date of coverage will begin on the first day of the pay period following the first premium (payroll) deduction.

State Controller's Office receives Group Legal enrollment form* by...	Employee's Group Legal coverage will be effective...
March 10, 2005	April 1, 2005
March 11 – April 10, 2005	May 1, 2005
April 11 – April 30, 2005**	June 1, 2005
*processed through departmental personnel offices **Applications postmarked on April 30, may be accepted and processed through May and will have an effective date of June 1, 2005.	

Timely processing is important. Late enrollments **will not** be approved for a retroactive effective date. Because this is a pre-paid plan a payroll deduction must appear on the employee's paycheck before coverage can begin. SCO will return any incorrectly completed forms to the Human Resources/Personnel Office for correction, which will delay the enrollment date. The date when the corrected form is returned to the SCO will determine the employee's effective enrollment date.

## EMPLOYEE COMMUNICATIONS

A variety of communications will be used to inform employees about the Group Legal Services Insurance Plan open enrollment. For example, an open enrollment packet will be mailed directly to the home address of approximately 168,000 eligible employees who are not currently enrolled in the plan. The packet contains a cover letter and Legal Risk Assessment form, an enrollment application, and a plan brochure.

Employees will also be reminded of the open enrollment period through a global message on their paycheck stub for the March pay period (dated March 31, 2005). In addition, the March 2005 DPA Benefits News will feature the 2005 GLSIP Open Enrollment. Please distribute this publication to your employees. The Benefit News can also be accessed via the DPA Web site at [www.dpa.ca.gov](http://www.dpa.ca.gov).

## ORDERING ENROLLMENT KITS

Departments should always maintain an adequate supply of marketing and enrollment materials in stock during open enrollment and for employees who become newly eligible to enroll during the year or for an employee who may wish to cancel plan coverage.

**DPA does not maintain these materials for distribution to departments.** Please order supplies directly from the ARAG® at 1-800-247-4184/TDD 800-383-4184 or e-mail your request to: [service@araggroup.com](mailto:service@araggroup.com) or access via the Web site at: [members.araggroup.com/California](http://members.araggroup.com/California). The request must include the physical address. ARAG ships via UPS ground delivery and materials are not deliverable to a P. O. Box.

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We appreciate your continued assistance in explaining the Group Legal Services Insurance Plan to your employees and processing the enrollment documents on a timely basis. Your assistance was instrumental in a highly successful open enrollment last year with more than 4,300 employees enrolling in the Plan. If you have any questions regarding this memo, please call Sondra Cooper at (916) 324-9365 or e-mail [sondracooper@dpa.ca.gov](mailto:sondracooper@dpa.ca.gov).

/s/ Debbie Endsley

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Benefits Division